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Order Filed on September 12, 2022
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:	Chapter 13
Silvia Zonana,	Case No. 17-28784-SLM
Debtors:	Hearing Date: September 14, 2022 at 10:00 a.m.
	Judge: Stacey L. Meisel

**CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION
ARREARS**

The relief set forth on the following pages, number two (2) through four (4) is hereby

ORDERED

DATED: September 12, 2022

Stacey L. Meisel
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Silvia Zonana
Case No.: 17-28784-SLM
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION ARREARS**

THIS MATTER having been opened to the Court upon the Motion for Relief from Automatic Stay (the "Motion") filed JPMorgan Chase Bank, National Association ("Movant"), with respect to Movant's lien on Silvia Zonana's ("Debtor") property commonly known as 123B E Palisade Ave, Englewood, NJ 07631 (the "Property"), and the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause shown it is hereby:

ORDERED AS FOLLOWS:

1. Movant and Debtor agree the Debtor is now post-petition current and is due for the September 1, 2022 post-petition monthly payment in the amount of \$4,042.79.
2. Debtor shall resume post-petition payments timely and in full starting with the September 1, 2022 payment.
3. In addition to complying with the requirements of Paragraph 2, Debtor shall make all monthly post-petition payments as they become due to the address provided by the Movant in the monthly mortgage statement.
4. Debtor authorizes Movant to mail to Debtor: (1) monthly mortgage statements; (2) account statements including an escrow analysis; and (3) notices regarding address or payment changes provided such a change is authorized by the Note and Deed of Trust. Debtor consents to direct contact by mail for purposes of receiving this information and waives any claim for violation(s) of the automatic stay regarding the same.
5. The terms of this Stipulation and the agreement reached between the parties shall remain in effect so long as the automatic stay remains in effect as to this Movant. In the event the automatic stay shall no longer remain in effect as to Movant, this Stipulation shall become null and void.

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6. If Debtors that in the event the Debtor fails to comply with any of the conditions specified in this Stipulation and Order, the Movant shall file a written Notice of Default with the Court, and serve a copy upon the Trustee, counsel for the Debtor, and the Debtor. Such Notice shall include a statement of any alleged default, including an itemization of all delinquent payments and the total amount necessary to cure the default.
7. That if the Debtors fail to cure the delinquency in full or fail to file an objection to the Certification of Default within the 14 (fourteen) days of the date of the Certification, Movant shall be entitled to immediate relief from the automatic stay of 11 U.S.C. §362(a) without further notice or hearing upon entry of an order for relief. For such purposes, Movant shall be free to exercise all of its rights and remedies under the Promissory Note, Deed of Trust, or as may otherwise be provided by the law. An order entered under this paragraph in accordance with Rule 4001(a)(1), is stayed until the expiration of 14 days after the entry of the order, unless the court orders otherwise. All other relief requested by Movant is hereby denied without prejudice as settled.
8. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtors.

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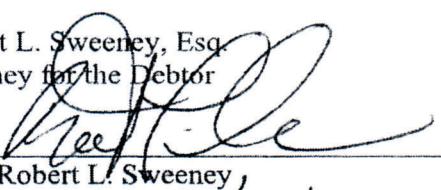
Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC
Attorney for the Secured Creditor

By: 
Phillip Raymond

Date: 9/1/2022

Robert L. Sweeney, Esq.
Attorney for the Debtor

By: 
Robert L. Sweeney

Date: 8/1/22